THE OUTSIDE MARKET-2.30 P. M. QUOTATIONS

In Bolls Burne of INC Sweets Co.....

1400 Tobacco Products 1000 Triangle Film ... 200 U S Distributing

1500 U W Steam .. 409 United Profit Sharing ..

1500 Alters Off .

20 Trading

100 Granada Oil .

dus Merritt our

and thear Ob ..

100 Blues Cons.

2c6 Guiley Gillegie

200 Arkstone Nat Gas 1200 House Oil

1550 Beston Weinstig

190 Cushing Patruleum

1150 Engineers Petroleum ..

200 North American Oil ...

Strims Perculcum ...

208 Woodburn .

1900 Big Ledge.

4500 Caled Min.

100 Con Virginia ...

1500 El Salvader ...

500 Golden Gate ...

1500 Gold Newsta.

1000 Gold Zone.

200 Horis Mining.

50 Mondaires Pvo.

560 from Blusseen, .

1809 Jumbo Extension 1800 Knox Divide...

5.0 McNamara Cres

1990 Starme Cop

100 Mother Lode 100.

con financier Minus. 500 San Tor......

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tree Stances Mining.

2500 Tenn Divide.

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900 Tonopah Extension 1500 Tonorsh Midway.

500 Tonopan Misting.

200 West End C.

500 White Cape.

3000 Cits of Hergen de 1000 Denmark Sa 0000 Norway Sa

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1000 Tunopub Rescue Eula-

POBLEGN BONDS

90%. 96

Chino Copper

7% C.O.O.A. St. L ...

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General States States (1984)
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Harket & Barker (1984)
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3000 Allied Packing 540 British Am Tob coup-860 Maywrit Chalmer 21

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Jan. 10 will draw interest from Jan. 1.
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Lifeting in Section 2. Accompany 1.

CLOSING STOCK QUOTATIONS Chalge. 54 Adams Engreen 4 % Inviteditie of to Alaska Juoren Karmie ('It's do Am, diven Mag. . . . 2015 — 1 Lorest, Inc. 19015 — 115 Lacta. Steel. Am Comos Oil Less Huts, & Tire. Ago Bumatra Am Hale & Lea... 6% 420 774s - 14 Max, fifotors 2d. Am Louentoise Am Ship & Com C. Am. Smelt. & Ref. 23 Am. S. & H. pf... 705 Am. Street Petriss .. 220 4% Midrate ditent. 00% 0% Mo. Two. Am. Tel. & Tel. Manuti Sugar Am, Writ. Pa. of .. Azmennda National Lead Fig. Assets Realiza-W Norada Cond Accition Hy as N. Y. Central. Atl, Gulf & W. I. 100% Seth Steel Owen Bottling .. Booth Pulseries . 1156 Billyn Ray Tran Butte & Superior . Calif. Purking ... Plerce Array Cadif. Petroleo 25/6/ ---Cultimet & Arin. Cent, deather From Pitoul Rail Steel Springs. Chandler Motor . Chen. & Otto: 2% Ray Copper Hep Iron & Steri Savage Ainna Chi di Northe Rr. 04 M Maxon Motors

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St. Budden U. B. Steel of ... Va Caro Cliom Variation Steel .

% Wabash of B. Wast, Pat, Corp., 25% West d'an Corp. of. 65 Winstinglishes

38% 38

2439 -

315 +

38% + 1

STORM WARNING ISSUED. . DYING, HE TRIED TO GET BACK NOTE

The Weather Bureau here to-day re-ived the following message from

9416

48%

10% +

Washington:
"Northwest storm warning 2 P. M.,
Cape Hatterns to New York: disturbsince over lower lakes moving eastward,
and a secondary disturbance over
Southeast Virginia, increasing in intensity and moving northwest will cruse
strong west and northwest winds and
gales to-night."

BAVINGS BANKS.

128 AND 130 HOWERY,

Branch 87 Liberty St. NEW YORK, Dec. 13, 1920.

A semi-annual dividend at the rate of

FOUR PER CENT. per annum has been declared

and will be credited to depositers for the period ending Decomber 31, 1020, on all sums from \$5 to \$5,000, and will be payable on and after Monday, January IT, 1991.

Money deposited on or before Junuary 10 draw interest from January 1, 1921. MENRY A. SCHENCK, President WM. E. ENON, Vice-Pres. & Comptrailer IOSEPH G. LIDDLE, Secretary.

ELECTIONS AND MEETINGS. THE MEMBELS OF THE AMERICAN MISSION TO LEPTERS COMPORATION.
Please take notice fast a special Meeting of the members of the American Meeting of the members of the American Meeting of Sorth Assault. However, the conference of the American Meeting of Legent Parth Assault. However, and the series of the Sorth Assault. However, and the American Meeting and January. 1921. at 3.30 P. M. for the purchase of canadidring shell voting upon the proposition to change the name of American Meeting to Legent Conference to "American Meeting to Learner, Incorporated" and for the projected of Learner, shell other business as may properly come before the meeting.

York City December 27th, 1900. Br. William Jay Schoolfelin, President, Delayan L. Pietron, Secretary.

LOST, FOUND AND REWARDS.

activity of Arthur E. Stilwell, railroad builder and financier. which has puzzled those of his friends and associates to whom he had not told his unusual experiences in the occult world, has been explained by Mr. Stilwell as due to instructions from spiritual advisers who he declares have guided his entire business career by revelations in dreams. Every important event in his career has been shaped by this influence, as he here tells in detail. Arthur E. Stilwell is regarded as perhaps the greatest railroad builder in America now alive. He built the Kansas City Southern Rail-

STERY surrounding the complete retirement from business

road, Kansas City Suburban Belt Railroad, Kansas City Northern Connecting Railroad, Kansas City Northern Connecting Railroad, Kansas City, Omaha and Eastern Railroad, Kansas City, Mexico and Orient Railroad, and served as President of the Omaha and St. Louis Railroad and the Quincy, Omaha and Kansas City Railroad. He designed and built the great harbor at Port Arthur, Tex., which he now declares he chose in preference to Galveston because "The Brownies" warned him of the destruction which later fell upon Galves-

In addition to these undertakings, Mr. Stilwell has organized banks and trust companies, the National Surety Company, of which he was the first President, designed and built canals, office buildings and established forty towns and cities in the West. He is rated as a millionaire and new lives with Mrs. Stilwell in a luxurious apartment at No. 305 West End Avenue. He not only is not planning a lecture tour, but says wild horses could not drag him into a public appearance. He

also declares he is not a Spiritualist in the accepted meaning of the term, does not indulge in table tipping, out a board or other trappings of the professional he said, "My book hus brought me an number of interesting letters, but

These circumstances make Mr. Stilwell's statements somewhat more remarkable than they would be if coming from some one seeking to capitalize publicity. He shows every apparent evidence of complete sincerity, but is not impatient with those who disagree with him. Incidentally, among his communications, are messages from Mrs. Baker G. Eddy, which, he says, she has asked him to convey to Christian Scientists.

CHAPTER I.

THE BROWNIES

with him by correspondence. He was then lecturing in London and throughout England to crowded houses on the subject of "Spiritualism," and, with the sincerity of his ism," and, with the sincerity of his belief and undoubted proof of the life was great. Whatever they told me beyond the grave, he brought comfort came true. My messengers have

to thousands of the bereaved.

After reading one of his lectures, I ever given me messages which did considered it my duty to write to him and give him some of my remarkable in the main I have followed sugges-

colume of transactions was exceptionally light compared with recent stock market sessions. Shipping and oil stocks showed the

argest losses. In the case of the former there were verified reports that business has recently shown a

sharp slump and that many shlos ar

warrant the maintenance of the pre-

sent schedule of prices despite price deflation in all other lines of indus-

ses extending to between four and five points compared with the final

future events was to all members

of my family a puzzling phenomenon They could not understand it, and

holiday did not bring any improve- the list and in final dealings short ment in financial sentiment. The tone of the market, with the exception of entirely regained, while the railroad

railroad securities, was distinctly featured to rule strong under heavy. In a number of important instances declines extended to more than three points. Losses were due more to absence of buying power than to heavy liquidating sales. The cotton and grain markets turned soft in final dealings and than to heavy liquidating sales. The closed slightly under the final quolations of Friday.

TO-DAY'S PRICES

sharp slump and that many ships are being laid up because they cannot make expenses under the present cost of operation. Atlantic Gulf declined more than four points and United Fruit scored a similar decline.

The oils second to be affected by renewed expectations of a cut in the price of crude oil. Herstofore these price of crude oil. Herstofore these prices of crude oil. Herstofore these contents of the company of the co

al- POREIGN EXCHANGE OPENING Sterling cables, 2.52 1-4, unchanged. French francs demand, .0586; cables 0.387, unchanged. Lire, demand .0338; cables, 0339, unchanged. Marks demand, .0137; cables, 0.138, unchanged Cana

> cables, 1520, Guilders demand, 3121 cables, 3135. Pesetas demand, .1285 1965; cables, .1970. Norwegian kroner demand, .1525; cables, .1630. Daniah kronen demand, .1525; cables, .1530. Argentine pesos demand, 7685; cables

itan dollars demand, 84.25, unchanged,

DON'T DRINK EVIDENCE.

try.
Steels were heavy in common with other industrial shares. Crucible lost shout three points and United States Steel at one time showed a loss of a point, but it again showed considerable railying power, it had the distinction of being cover. Charles against two Staten Island saloon keepers of violating the Walker Excine law were dismissed by Magisrate William P. Croak at Stapleton, Staten Island, to-day when he ruled that instead of drinking the liquor which, it was alleged, two patrolmen bought in payments. Friday is the last day that such sales can be made and as this market influence will then be re-

was alleged, two patrolmen bought in the cafes, they should have taken it away for chemical malysis. Their festi-mony that they had consumed liquor in the cafes was inaudicient evidence, the Magistrate declared.

The charges were brought against Charles Kowalsky, of 180 Jersey Street, New Brighton, and Richard Schmat, of 2844 Richmond Terrace, West New Brighton, Daniel O'Connell and James P. Collins, were the patrolmen who drank the evidence.

Convention to Elect New Bishop

A special convention to elect a suceasor to Bishop Charles Sumner Burch

tions they have given me, with re-sults of which I shall write later. My faith has become so strong that I have transmitted it is a remarkable gree to those associated with me. While my associates are not always aware of the source of my knowledge, they trust in it to a great extent, for

By Order of the Brownies.

When my messengers gave me a linto my waking hours, message te deliver I started at once songs, "The Prince of message to deliver I started at once songs. "The Prince of Galilee," ha on the task. Untold difficulties often been a favorite church solo for the las were in my path, but my eyes were always on the desired goal. As I have built more miles of railroad during it could not compose the simplest melody during my waking hours.

twenty-five years, founded more cities and villages than any man now living. I assuredly had wonderful advisers and was a good messenger boy.

At the age of fifteen I met the girl who is now my wife. I was told repeatedly in my dreams that it was destiny for me to marry her and that she would be my wife when I was nincteen.

while in St. Louis I wrote her that when she was eighten I should come back and claim her as "my blushing bride," but it seemed that I was too late, for she answered that, while she appreciated the henor, she was already engaged to some one eige. This experiences. In answer to my letter he said, "My book has brought me any number of interesting letters, but yours heats them all." A few months later while in London I had the pleasure of personal interviews with him, which were highly interesting and profitable to us both. He assured me that it was my duty to give to the world my convincing proofs on this subject.

Feeling assured that Sir Arthur was the translated the translated in the proof of my help mate. this subject.
Feeling assured that Sir Arthur was right, I made up my mind that between egotism and duty, I would follow the more difficult and often thorny path of duty, so here follows my story of the Brownies:

The power I possessed as a child to see future apprix was for all prophers.

of my help-mate.

CHAPTER IL.

WHY I CALL THEM BROWNIES.

They could not understand it, and while they more or less expected that whatever I saw in my droams would come true, they disliked to have me why f call my spirit friends the mention anything pertaining to it to Brownies, I must jump nearly a them three years and had built up a

world think it was his own brain which has conceived and planned all which has conceived and planned all that he has done. In 1918, while residually that he has done in the metable of the ments better than those of others and music for two songs, "Slumber-land" and "Dreamland". The music was ranning in my ears as I attempted to dress, but I was afraid the melodies, was ranning in my ears as I attempted to deep that he world and il thus days. "Mother would leave me, so I called my secretary, who was a musician, to my state—true in two days." Mother would say, "Never mind, Arthur, I shall know when they come.

If I said, "They say So-and-So is they are the first verse of "Slumberiand:" "Do you wish to know where the Brownies aty."

The arguments of this plan I used there in two done is and I have wondered how often the world and music for two songs Brownies stay.

Who romp all night and in moonlight

play, A merry, happy little band? They live on the shores of Slumber-

They live on the shores of Slumber-

In this party were over sixty guests, and after brenkfast, as was usual, the drawing foom in my pri-vate car was filled. In this room was an organ, my car being the first private car in the United States in which an organ had been built. Ten or tweive copies of the song had been made, and after my secretary prices of the previous market session. had sung it over to give the tune. Replogic broke six points and went all of the party joined in and the to within two points of its low record room rang with the Brownies' mel-To judge by the action of stock marks and Vanadium also displayed a weak tone.

The unsettlement in these stocks and the song was pronounced a gent. Including the fine to influence the remainder of the list and in fine decimal decimal to the list and in fine decimal to the list and the song was pronounced a gent. the train I visited, I would bumming of "Slumberland." I have no doubt many a kiddle has

likelihood do the rest for me as well when I am wide awake and fondly suspone I do it for myself. That part which is done while I am skeping is the Brownies part beyond contention; but that which

is by no means necessarily mine, since all goes to show the Brown-

les have a hand in it even then.
Note—The remarkable thing regarding all of the senge and poems. while my associate are not always as a siven me is that they are repeated a they trust in it to a great extent, for behind every statement I make there, is a truth which carries conviction.

Why I am able to carry them over

CHAPTER III.

THE BROWNIES' LIFE INSURANCE

PLANS. OBERT LOUIS STEVENSON says in his chapter on

Dreams:

The more I think of it. the more I am moved to press upon the world my questlen, Who are the Little People? They are near connections of the dreamer's, beyond doubt; they share in his financial worries and have an eye

to the bank book. So I am convinced my Brownies were likewise interested in my banktook-if I had one at that the thought it their duty to help me earn money, to give me plans that -if I had one at that times-and would advance me years in my work, and they proved themselves experts in this line and at the same time very fair actuaries.

I remember well the first message

on this subject—it was filled with good insurance logic. In 1884 I was special agent, of the Travellers Life Insurance Company of Hartford for the State of Illinois. I had been with THEN a man has accomplished important work in the world it is always a gratification to have the think it was his own brain has conceived and planned all these conceived and planned all thes

Brownies were as follows:
"Insurance as it is now written
does not cover the needs of the
insured. For example—At thirty man takes out life Insurance ries it for years. After sixty the need for life insurance has grown less. The family now are no doub-grown up—those weak when he was young are now strong, and the insured is now going year by year into the weak class. All life insurance should reverse at sixty and take care of the insured. pon for one-twentieth of the face of the policy. If the policy is for due at sixty and one due cach year afterward for twenty years after sixty the insurance is for the total of the unpaid coupons."

"Get up a form like this," they said.
"and copyright it."
I was at Monmouth, Ill., at the I have no doubt many a kiddle has gone to Slumberland since that day by mother's arms and the rocking chair, which the Brownies in this song say is the shortest road that leads you there.

As I had never given my messengers on the other side any names, only calling them "they," "my visitors of the night," or "advisers that had passed on," after this song was written I felt impelled to call them the Brownies. This has continued from that day to this. In 1915, in talking to a very dear friend in Paris, Mr. Edwards, and telling him what the Brownies had said the previous night, he admonished me for salling them the Brownies and said it showed disrespect for those giving me such

the Brownies and said the previous night, he admonished me for sailing them the Brownies and said it showed disrespect for those giving me such wonderful advice. That night they happened walls and a tin balthub, but it made him the aristocrat of Monmouth. When I received the copyright I wonderful advice. That night is a merry, happy head, and as they come to me in my sleep they really live on the shores of Slumberland as far as a fellow, for to me they are a merry, happy head, and as they come to me in my sleep they really live on the shores of Slumberland as far as a fellow, for to me they are a merry, happy head, and as I have their permission to call them the Brownies, I hope none of my readers will object.

While in London during the year is a great help to me in transcribing the numerous novels the Brownies as great help to me in transcribing the numerous novels the Brownies as great help to me in transcribing the numerous novels the Brownies as great surprise, I can that time, Each morning his first question my wife usually asked on awaking. One morning just before a galled for the States Mr. Hruce cams in with the little book. How to Write, by Robert Louis Stevenson, and showed me the chapter of preams. He said, "Did you know of this?" and I answered "No."

"Well," he said, "read it," and, to my great surprise, I found that Stevenson, and showed me the chapter of preams. He said, "Did you know of this?" and I answered "No."

"Well," he said, "read it," and, to my great surprise, I found that Stevenson had received his stories in his drama as I had, and had also called his messengers the Brownies. This was the first time this remarkable collection, and I find on mentioning in his fact to others that very

attention, and I find on mentioning deristand. Mr. Silwell, you think we do this fact to others that very few are interested that Robert Louis Stevenson feesived his stories in his dreams come to show us how to revolutionand called his messengers the Rrownies.

how much it will revolutionize life insurance i cannot say, but I at least can
insure on this plan eight out of ten
patential policy holders."

"Oh, you can?" Well, what could
other so do doe-half my work for me while
I am fast asleep, and in all human
ilkelihood do the rest for me as

"Extracted to with this plan? It's expenive for a company to issue new policies, and a great deal of work for the
actuaries to figure out the rates. I add." we wish your advice we will send for

(To Be Continued To Morrow.)

5. E. COR. 6TH AVE. AND 16TH STREET, NEW YORK Interest Rate January 1, 1921

FOUR PER CENT

per annum, payable on and after January 17, 1921. \$1 OPENS AN ACCOUNT

DEPOSITS MADE ON OR BEFORE JANUARY 10 WILL DRAW INTEREST FROM JANUARY 1, 1921. CHARLES M. DUTCHER. President

FRANCIS M. BACON, IR.

8: OGDEN CHISOLM

THVING SAVINGS BANK NEW YORK SAVINGS BANK N W. Cor 14th St. and 8th Avenue FOUR PER CENT FOUR PER CENT

Deposits to \$5,000 made on or before Jan. 10th will draw interest from Jan. 1, 1921,

"JOIN OUR CHRISTMAS CLUB"

"E TEXTIL Problem.

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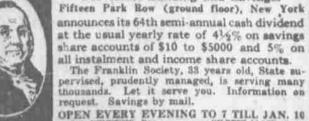
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4 1/2 AND 5 PER CENT

Weather Bureau Tells of Increasing Northwest Gales.

10% 4

Rejected Suitor Sought to Recover Farewell Message He Had Left for Girl

DOVER, N. J., Dec. 27.-Leaving a note of farewell to Minnie Teabo. seventeen, daughter of the keeper of seventeen, daughter of the keeper of the bourding house at Woodport though one of the Standard Oil Combiners he lived Jerry Dobie, twenty-bany subsidiaries recently cut the price of crude in the Mid-Continent The Bowery Savings Bank four, walked 100 yards from the house field and gasoline prices have been reduced in various sections of the abdomen with a shotgun. Then he returned to the house and tried to get back the note which he had left on the doorstil, but the girl had found it. Doble was helped to a couch, where he died. The note read:
"Dearest Winnie, I am going to leave you while the leaving is good." couch, where he died. The note read: "Dearest Winnie, I am going to leave you while the leaving is good.

DIED. BURKE .- FRANK R. JR. age 9 months, being sand of the selling to-day was again at riving as an income than twice as active as any other stock on the list.

Funeral from the late residence, 456 at the selling to-day was again attributed to the fact that losses are being esablished against income tax there were weedly a selling to the selling to-day was again at the selling to the fact that losses are being esablished against income tax the selling to the sell beloved son or Frank H. Burke and Jennie Burke, nee Anderson.

The girl would make no statement

to Sheriff Byron, but the Sheriff was told by other tenants that Jerry had been upset because Minnie had re-

interment Woodlawn Cemetery. DE MUCHY-On Dec. 26, JENNIE DE Funeral from W. P. Connerton's Puner Pariors, 52 6th av., Tuesday, Dec. 28, at D A. M.

> Call "Columbus \$200" THE FUNERAL CHURCH" Inc. 1970 Broadway et 66th St. Devators Office, 23d St. & 8th Av.

FUNERAL DIRECTORS. "Campball Service" @

ng done without the slightest disurbance to money market conditions. Call money rules to-day ruled at 7

Foreign exchange rates were steady.

moved professional bear operators are inclined to be less courageous in making assaults on prices. Also it is known that banks have all but completed arrangements for tak-ing care of year-and interest and dividend payments, which will closely approximate \$400,000,000. This is be-

The cotton and grain markets were of the Protestant Epis-opal (forest of the Protestant Epis-opal (for